

1                   CHAIRMAN JAMES: Thank you very much.

2                   Frances Brewin.

3                   MS. BREWIN: Yes. Good evening, Madame

4 Chairperson --

5                   CHAIRMAN JAMES: Good evening.

6                   MS. BREWIN: -- Commissioners, and fellow  
7 union members, ladies and gentlemen.

8                   My name is Frances Brewin. I've been  
9 employed in the local area restaurants most of my  
10 adult life. Typically the wages were very meager and  
11 benefits were nonexistent. You had to depend on the  
12 generosity of patrons in the form of tips to eke out  
13 a living.

14                   The advent of casinos opened up a whole  
15 new era for myself and many, many more like me. I  
16 went to work at the Golden Nugget in June of 1982 and  
17 have been employed there ever since, although it has  
18 changed hands several times, Valley's Grand and now  
19 Atlantic City's Hilton.

20                   I still depend on tips, but receive a fair  
21 wage and terrific benefits, including paid vacation,  
22 something I never received in the private sector;

1 pension fund; severance fund; and medical insurance,  
2 which is administered through collective bargaining  
3 through our union.

4           When I first went to work in the industry,  
5 little did I realize just how important the benefits  
6 would become to my family. In 1989 my husband became  
7 disabled due to an accident and was forced to take  
8 early retirement from a job that he had held for more  
9 than 34 years.

10           He was able to keep his benefits for five  
11 years, but when that time ran out, thank God, we still  
12 had mine. In the last few years, he required surgery  
13 and developed a medical problem that requires  
14 expensive prescription drugs, several hundred dollars  
15 a month, which only costs us \$8 out of pocket.

16           Fortunately the benefits I have as a  
17 casino worker cover drugs and medical care with very  
18 modest out-of-pocket costs.

19           As natives of the area, we have certainly  
20 seen a lot of changes, but I'm sure without casinos  
21 the changes we would have seen would not have been for  
22 the better. Just take a ride around the area, not

1 just Atlantic City itself. Go offshore, as we natives  
2 refer to the mainland communities. Huge shopping  
3 centers, new homes and new schools, all attest to the  
4 prosperity casinos have brought here.

5 As a matter of fact, our town of  
6 Northfield just opened a new \$17 million community  
7 school which replaces four antiquated ones which were  
8 promptly sold and now become new tax rentables.

9 Mine is but one story out of thousands,  
10 but very important to myself and my family.

11 Thank you.

12 CHAIRMAN JAMES: Thank you.

13 Cindy Armstrong.

14 MS. ARMSTRONG: Good evening, and welcome  
15 to Atlantic City. My name is Cindy Armstrong. I've  
16 been in Atlantic City since the mid-1960s. My father  
17 was a union pipefitter who always had to travel out of  
18 town for work. Most of the time he would be gone  
19 before sunrise and not return until I was in bed.

20 My mother worked on Atlantic City  
21 boardwalk in the summers from noon until midnight just  
22 to make a decent paycheck and to have enough hours in